

**Information to identify the case:**

Debtor 1	<b>Javier Rosario</b>	Social Security number or ITIN	xxx-xx-5683
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<b>Diana K Rosario</b>	Social Security number or ITIN	xxx-xx-8733
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: <b>12-26769-KCF</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Javier Rosario

Diana K Rosario

4/10/18

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Javier Rosario  
 Diana K Rosario  
 Debtors

Case No. 12-26769-KCF  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 39

Date Rcvd: Apr 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 12, 2018.

db/jdb +Javier Rosario, Diana K Rosario, 2701 Lighthouse Lane, Parlin, NJ 08859-2427  
 513179958 +Aspire, Pob 105555, Atlanta, GA 30348-5555  
 513430676 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907  
 513179970 Fia Csna/Bank of America, Attn: Bankruptcy, PO Box 15021, Wilmington, DE 19850  
 513179980 PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444  
 513179982 +Raritan Bay Federal Cu, 491 Raritan St, Sayreville, NJ 08872-1442  
 513257566 Sallie Mae, Inc. on behalf of ECMC, ECMC, PO Box 75906, St. Paul, MN. 55175-0848  
 513179985 +Sayerville Township, 167 Main Street, Sayreville, NJ 08872-1149  
 513179986 +Slomins, 125 Lauman Ln., PO Box 1886, Hicksville, NY 11802-1886

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Apr 10 2018 22:57:27 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 10 2018 22:57:24 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 513179960 EDI: HFC.COM Apr 11 2018 02:28:00 Beneficial, P.O. Box 17574, Baltimore, MD 21297-1574  
 513630848 +E-mail/Text: DONNA@SAYREVILLE.COM Apr 10 2018 22:57:19 Borough of Sayreville, 167 Main St, Sayreville, NJ 08872-1198  
 513179965 EDI: CITICORP.COM Apr 11 2018 02:28:00 Citibank Usa, Citicorp Credit Services/Attn: Centraliz, PO Box 20363, Kansas City, MO 64195  
 513179961 +EDI: NAVIENTFKASMSERV.COM Apr 11 2018 02:28:00 Chela/Sallie Mae, Attn: Claims Department, PO Box 9500, Wilkes-Barre, PA 18773-9500  
 513204600 +EDI: TSYS2.COM Apr 11 2018 02:28:00 Department Stores National Bank/Macys, Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053  
 513179967 +EDI: TSYS2.COM Apr 11 2018 02:28:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
 513194158 EDI: RMSC.COM Apr 11 2018 02:28:00 GE Capital Retail Bank, Attn: Bankruptcy Department, PO Box 960061, Orlando FL 32896-0661  
 513194155 EDI: RMSC.COM Apr 11 2018 02:28:00 GE Capital Retail Bank, c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605  
 513179971 +EDI: RMSC.COM Apr 11 2018 02:28:00 Gecrb/auto Pride, PO Box 981439, El Paso, TX 79998-1439  
 513179972 +EDI: RMSC.COM Apr 11 2018 02:28:00 Gemb/walmart, Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104  
 513179974 +EDI: CITICORP.COM Apr 11 2018 02:28:00 Goodyr/cbna, PO Box 6497, Sioux Falls, SD 57117-6497  
 513386479 +EDI: HFC.COM Apr 11 2018 02:28:00 HSBC Mortgage Services, Inc., P.O. Box 21188, Eagan, Minnesota 55121-0188  
 513179975 +EDI: HFC.COM Apr 11 2018 02:28:00 Hsbc Bank, Attn: Bankruptcy, PO Box 5213, Carol Stream, IL 60197-5213  
 513179977 +EDI: HFC.COM Apr 11 2018 02:28:00 Hsbc/rs, Attn: Bankruptcy Department, PO Box 5263, Carol Stream, IL 60197-5263  
 513365227 EDI: JEFFERSONCAP.COM Apr 11 2018 02:28:00 Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617  
 516294693 EDI: NAVIENTFKASMSERV.COM Apr 11 2018 02:28:00 Navient Solutions, Inc. FKA Sallie Mae ECFC, PO Box 9640, Wilkes-Barre, PA 18773-9640  
 513400562 EDI: PRA.COM Apr 11 2018 02:28:00 Portfolio Recovery Associates, LLC, c/o Beneficial, PO Box 41067, Norfolk VA 23541  
 513318673 EDI: PRA.COM Apr 11 2018 02:28:00 Portfolio Recovery Associates, LLC, c/o Thd, POB 41067, Norfolk VA 23541  
 513301753 EDI: PRA.COM Apr 11 2018 02:28:00 Portfolio Recovery Associates, LLC, c/o Wal-mart, POB 41067, Norfolk VA 23541  
 513882110 +EDI: PRA.COM Apr 11 2018 02:28:00 PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541, PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067  
 513882109 +EDI: PRA.COM Apr 11 2018 02:28:00 PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067  
 513275315 +E-mail/Text: bankruptcy@pseg.com Apr 10 2018 22:56:34 PSEG, PO BOX 490, Cranford, NJ 07016, Att:Bankruptcy Dept 07016-0490  
 513179984 +EDI: RMSC.COM Apr 11 2018 02:28:00 Sams Club / GEMB, Attention: Bankruptcy Department, PO Box 103104, Roswell, GA 30076-9104  
 516491923 +E-mail/Text: jennifer.chacon@spservicing.com Apr 10 2018 22:58:36 U.S. Bank National Association, as indenture, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250, U.S. Bank National Association, as inden, c/o Select Portfolio Servicing, Inc. 84165-0250  
 516491922 E-mail/Text: jennifer.chacon@spservicing.com Apr 10 2018 22:58:36 U.S. Bank National Association, as indenture, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250  
 514210993 EDI: ECAST.COM Apr 11 2018 02:28:00 eCAST Settlement Corporation, POB 29262, New York NY 10087-9262, eCAST Settlement Corporation, POB 29262, New York NY 10087-9262  
 513720029 EDI: ECAST.COM Apr 11 2018 02:28:00 eCAST Settlement Corporation, POB 29262, New York NY 10087-9262  
 513668749 +EDI: NAVIENTFKASMSERV.COM Apr 11 2018 02:28:00 slma ecfc, c/o sallie mae inc., 220 lasley ave., wilkes-barre pa. 18706-1430

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 39

Date Rcvd: Apr 10, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

TOTAL: 30

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
513179981 Raritan Bay Fed Cr Un  
513179959\* +Aspire, Po Box 105555, Atlanta, GA 30348-5555  
513179966\* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Citibank Usa, Citicorp Credit Services/Attn: Centraliz,  
Po Box 20363, Kansas City, MO 64195)  
513179962\* +Chela/Sallie Mae, Attn: Claims Department, Po Box 9500, Wilkes-Barre, PA 18773-9500  
513179963\* +Chela/Sallie Mae, Attn: Claims Department, Po Box 9500, Wilkes-Barre, PA 18773-9500  
513179964\* +Chela/Sallie Mae, Attn: Claims Department, Po Box 9500, Wilkes-Barre, PA 18773-9500  
513179968\* +Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
513179969\* +Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
513179973\* +Gemb/walmart, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104  
513179976\* +Hsbc Bank, Attn: Bankruptcy, Po Box 5213, Carol Stream, IL 60197-5213  
513179978\* +Hsbc/rs, Attn: Bankruptcy Department, Po Box 5263, Carol Stream, IL 60197-5263  
513179979\* +Hsbc/rs, Attn: Bankruptcy Department, Po Box 5263, Carol Stream, IL 60197-5263  
513179983\* +Raritan Bay Federal Cu, 491 Raritan St, Sayreville, NJ 08872-1442  
514210992\* eCAST Settlement Corporation, POB 29262, New York NY 10087-9262

TOTALS: 1, \* 13, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 12, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 10, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Andrew M. Lubin on behalf of Creditor U.S. Bank National Association, as indenture trustee,  
for the CIM Trust 2016-1, Mortgage-Backed Notes, Series 2016-1 bkecf@milsteadlaw.com,  
alubin@milsteadlaw.com  
Denise E. Carlson on behalf of Creditor U.S. Bank National Association, as indenture trustee,  
for the CIM Trust 2016-1, Mortgage-Backed Notes, Series 2016-1 dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Kirsten B. Ennis on behalf of Debtor Javier Rosario pacerecf@ennislegal.com,  
r53278@notify.bestcase.com  
Kirsten B. Ennis on behalf of Joint Debtor Diana K Rosario pacerecf@ennislegal.com,  
r53278@notify.bestcase.com  
R. A. Lebron on behalf of Creditor HSBC CONSUMER LENDING, as servicer for BENEFICIAL  
FINANCIAL I INC. bankruptcy@feinsuch.com  
Rebecca Ann Solarz on behalf of Creditor U.S. Bank National Association, as indenture trustee,  
for the CIM Trust 2016-1, Mortgage-Backed Notes, Series 2016-1 rsolarz@kmlawgroup.com

TOTAL: 9